

United States Bankruptcy Court
Northern District of California

In re:
Nestor Oducayen Duldulao
Azucena Alfonso Duldulao
Debtors

Case No. 10-40157-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0971-4

User: twashingt
Form ID: pdfntcal

Page 1 of 2
Total Noticed: 42

Date Rcvd: Dec 09, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2013.

db/jdb
smg +Nestor Oducayen Duldulao, Azucena Alfonso Duldulao, Po Box 6534, Concord, CA 94524-1534
++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,
SACRAMENTO CA 94279-0029
(address filed with court: State Board of Equalization, Collection Dept., P.O. Box 942879,
Sacramento, CA 94279)
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
cr +BAC Home Loans Servicing, L.P., 2380 Performance Dr. Bldg C Mail Stop: R,
Richardson, TX 75082-4333
cr +BAC Home Loans Servicing, LP, Routh Crabtree Olsen, PS, 505 N Tustin Ave., Suite 243,
Santa Ana, CA 92705-3735
cr +GY Concord LLC, 3569 Callan Blvd., South San Francisco, CA 94080-5118
cr +JPMorgan Chase Bank, National Association, Pite Duncan, LLP, c/o Casper J. Rankin,
4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
10738501 Advanta Bank Corp, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
10589113 +American Express, Box 0001, Los Angeles, CA 90096-8000
10693277 +American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
10589114 +Anderlini Finkelstein Emerick & Smoot, 411 Borel Ave # 501, San Mateo, CA 94402-3520
10589115 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15102, Wilmington, DE 19886-5102)
10589116 #Bank of America, PO Box 301200, Los Angeles, CA 90030-1200
10589118 +Capital One, PO Box 60024, City Of Industry, CA 91716-0024
10732917 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 71083,
Charlotte, NC 28272-1083
10589119 +Chase, PO Box 15298, Wilmington, DE 19850-5298
10589120 +Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
10629496 +Department Stores National Bank/Macys, Nco Financial Systems, Inc., PO BOX 4275,
NORCROSS, GA 30091-4275
10629497 +Department Stores National Bank/Visa, Nco Financial Systems, Inc., PO BOX 4275,
NORCROSS, GA 30091-4275
10698665 FIA Card Services aka Bank of America, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
10687860 +Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbn America Bank,
1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
11026206 +GY Foods Corporation, c/o William F. McLaughlin, Esq., 1305 Franklin Street, Suite 301,
Oakland, CA 94612-3222
10682905 JPMorgan Chase Bank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
10589123 +John A. Kithas, Law Offices of John A Kithas, One Embarcadero Center #1020,
San Francisco, CA 94111-3698
10589125 +Naido & Rosario Duldulao, 14 Pluto Court, Pittsburg, CA 94565-7914
10589126 +Nestor Duldulao, Jr., 1415 6TH AVENUE n 304, Seattle, WA 98109-3462
10857684 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,
NORFOLK VA 23541-1067
10589128 #+Paul Smoot, Law Offices of Paul J. Smoot, 1290 Howard Ave #303, Burlingame, CA 94010-4222
10589129 +Sears, PO Box 6937, The Lakes, NV 88901-3637
13012082 +TDM Total Debt Management, 5100 Peachtree Industrial Blvd, Norcross, GA 30071-5721
12480355 +Wells Fargo Bank, N.A., Attention Bankruptcy Department, MAC: X7801-014,
3476 Stateview Blvd, Fort Mill, South Carolina 29715-7203
10733332 +Wells Fargo Bank, N.A., BDD Bankruptcy Dept, MAC S4101-08C, 100 W. Washington Street,
Phoenix, AZ 85003-1814
10589130 +Wells Fargo Home Mortgage, PO Box 30427, Los Angeles, CA 90030-0427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: itcdbg@edd.ca.gov Dec 10 2013 01:42:52 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg E-mail/Text: BKBNCNotices@ftb.ca.gov Dec 10 2013 01:43:16 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
cr E-mail/PDF: resurgentbknottifications@resurgent.com Dec 10 2013 01:52:52 B-Line, LLC,
Attn: Steven Kane, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221
cr E-mail/PDF: rmscedi@recoverycorp.com Dec 10 2013 01:56:22 GE Money Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10903940 E-mail/PDF: resurgentbknottifications@resurgent.com Dec 10 2013 01:52:52 CR Evergreen, LLC,
MS 550, PO Box 91121, Seattle, WA 98111-9221
10589122 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 10 2013 01:55:24 Discover Card, PO Box 30395,
Salt Lake City, UT 84130
10600230 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 10 2013 01:55:24 Discover Bank,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
12340323 +E-mail/PDF: resurgentbknottifications@resurgent.com Dec 10 2013 01:52:52 East Bay Funding, LLC,
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
11246632 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 10 2013 01:55:51
Midland Funding, LLC by American InfoSource LP, PO Box 248897, Oklahoma City, OK 73124-8897
TOTAL: 9

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, National Association, it assi
 cr* CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
 cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
 Greenville, SC 29602-0288
 cr* Midland Funding, LLC by American InfoSource LP, PO Box 248897, Oklahoma City, OK 73124-8897
 cr* +TDM Total Debt Management, 5100 Peachtree Industrial Blvd, Norcross, GA 30071-5721
 10911148* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 10984814* CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
 10589112 ##+Aileen Duldulao, 2523 NE 110th Street, Seattle, WA 98125-6736
 10589117 ##+Bank of America Home Loans, PO Box 10219, Van Nuys, CA 91410-0219
 10589121 ##+De Souza & Assoc., One Waters Park Dr #180, San Mateo, CA 94403-1137
 10589124 ##+Macy's, PO Box 6938, The Lakes, NV 88901-6938
 10589127 ##+Patelco Credit Union, 156 Second Street, San Francisco, CA 94105-3725

TOTALS: 1, * 6, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2013 at the address(es) listed below:

Alexis M. Bornhoft on behalf of Creditor JPMorgan Chase Bank, National Association
 ecfcanb@piteduncan.com
 David A. Arietta on behalf of Debtor Nestor Oducayen Duldulao david@ariettalaw.com
 David A. Arietta on behalf of Joint Debtor Azucena Alfonso Duldulao david@ariettalaw.com
 Ellen Cha on behalf of Creditor JPMorgan Chase Bank, National Association
 ecfcanb@piteduncan.com
 Jeffrey Totah on behalf of Creditor JPMorgan Chase Bank, National Association, it assignees
 and/or successors bknotice@mccarthyholthus.com
 Jonathan J. Damen on behalf of Creditor BAC Home Loans Servicing, LP bknotice@rcolegal.com
 Linh K. Tran on behalf of Creditor CR Evergreen, LLC linh.tran@quantum3group.com
 Martha G. Bronitsky 13trustee@oak13.com
 Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov, ltroxas@hotmail.com
 William F. McLaughlin on behalf of Creditor GY Concord LLC mcl551@aol.com

TOTAL: 10

In Re

Nestor Oduayen Duldulao
Azucena Alfonso Duldulao

Debtor(s)

Chapter 13 Case No: 10-40157-MEH13

DEBTOR'S CERTIFICATION IN
SUPPORT OF DISCHARGE AND
NOTICE OF OPPORTUNITY FOR
HEARING

I, Nestor Oduayen Duldulao and Azucena Alfonso Duldulao, certify (mark one choice for each numbered section):

1. ☒ I HAVE completed an instructional course concerning personal financial management described in 11 U.S.C. §111 and have filed a Certification of Completion of Instructional Course Concerning Financial Management.

☐ I HAVE NOT completed an instructional course concerning personal financial management.

2. ☐ I HAVE paid all domestic support obligations as that term is defined in 11 U.S.C. §101(14A) that have become due on or before the date of this certification (including amounts due before the petition was filed, but only to the extent provided for by the plan) under any order of a court or administrative agency or under any statute.

☒ I HAVE NOT been required to pay a domestic support obligation as that term is defined in 11 U.S.C. §101(14A) by any order of a court or administrative agency or by any statute.

☐ I AM NOT CURRENT on domestic support obligation as that term is defined in 11 U.S.C. §101(14A) by any order of a court or administrative agency or by any statute. I understand that I am NOT ELIGIBLE for discharge and am liable on this obligation.

3. ☐ I DID claim exemptions in excess of the adjusted amount set forth in 11 U.S.C. §522(q)(1). All creditors and other interested parties requesting special notice in this case have or are being served by the court with a statement as to whether there is pending a proceeding in which I may be found guilty of a felony of a kind described in §522(q)(1)(A) or found liable for a debt of the kind described in §522(q)(1)(B).

☒ I DID NOT claim an exemptions in excess of the adjusted amount set forth in 11 U.S.C. §522(q)(1), therefore 11 U.S.C. §1328(h) is inapplicable.

4. ☒ I HAVE NOT received a discharge in a Chapter 7, 11, or 12 bankruptcy case filed within four (4) years prior to filing this Chapter 13 case and I HAVE NOT received a discharge in another Chapter 13 bankruptcy case filed within (2) years prior to filing this Chapter 13 case.

Declaration Under Penalty of Perjury

I declare under penalty of perjury that the foregoing is true and correct.

Date: 12/5/2013

Debtor:

Debtor:

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2 **NOTICE TO ALL PARTIES IN INTEREST**

3 Notice is hereby given that B.L.R. 9014-1 of the United States Bankruptcy Court for the
4 Northern District of California, prescribes the procedures to be followed and that any objection
5 to the requested relief, or a request for a hearing on the matter, in either case, grounded only on
6 any material inaccuracy in the above certification, must be filed and served upon the initiating
7 party within 20 days of mailing of the notice. A request for a hearing must be accompanied by
8 any declarations or memorandum of law the requesting party wishes to present in support of its
9 position. If there is no timely objection to the requested relief or a request for a hearing, the
10 Court may enter an order granting the relief by default; and the initiating party will give at least
11 10 days written notice of the hearing to the objecting or requesting party, and to any trustee, in
12 the event an objection or request for hearing is timely made.

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Date: 11/25/2013

Debtor: [Signature]

Debtor: Agencia A. Dueso